

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF OKLAHOMA**

In re: Roper, Scottie G.)	
)	Case No.: 15-80229
Roper, Sheila A.)	Chapter 13
Debtor(s))	

**AMENDED PLAN AND SUMMARY, NOTICE OF
INCORPORATION OF TERMS OF ORIGINAL PLAN AND
STATEMENT OF CHANGES TO PROVISIONS OF SECURED CLAIMS**

COME NOW the Debtors, and file their Amended Summary of Plan, Notice of Incorporation of Terms of Original Plan and Statement of Changes to Provisions of Secured Claims:

1. The Debtors have attached hereto their Amended Plan and Summary, which provides for a term of 60 months.
2. All terms contained in the Original Plan (except the Summary) filed on March 16, 2015, are incorporated by reference.
3. Pursuant to 11 U.S.C. § 1323(b) the modifications contained in the Amended Summary attached hereto and the terms of the Original Plan (except the Summary) as incorporated herein become the plan.
4. Only the following secured claims have been affected by the modifications contained in the Amended Summary attached:

CREDITOR	COLLATERAL	DESCRIPTION OF THE CHANGE
Eaglemark Savings Bank	2014 Harley Davidson motorcycle	The secured claim of \$24,594.16 will receive 6.00% interest, 60 monthly payments of \$477.85.
1st National Bank & Trust	2014 Dodge Ram pickup	The secured claim of \$29,386.34 will receive 6.00% interest, 60 monthly payments of \$570.96. Pre-confirmation adequate protection payments have been paid to this creditor pursuant to the Order Granting Motion for Adequate Protection dated 1-8-16, DE #63.
1st National Bank & Trust	1998 Chevrolet pickup	The secured claim of \$2,903.66 will receive 6.00% interest, 60 monthly payments of \$56.42. Pre-confirmation adequate protection payments have been paid to this creditor pursuant to the Order Granting Motion for Adequate Protection dated 1-8-16, DE #63.

Wells Fargo Bank, NA

Homestead

The secured claim of \$129,616.75 will receive the contract rate of interest, 60 monthly payments of \$956.81. The pre-petition arrearage claim of \$11,000.00 and the post-petition arrearage claim of \$956.81 will receive 0.00% interest and will be paid in full over the life of the plan.

Dated: 3-1-16

/s/ Jimmy L. Veith

AN AMENDED SUMMARY OF PLAN IS ATTACHED HERETO.

Summary of Plan

Use for Original and Amended Plans

Debtor(s): Roper, Scottie & Sheila

Case No. 15-80229

Dated:

3/1/2016

Class	Description of Collateral	Creditor	Amount of Secured Claim	Acct. No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor	Total Mos Paid	Total Amt. Paid by Trustee
I.A.	2014 Harley Davidson motorcycle	Eaglemark Savings Bank	\$ 24,594.16		6.0000%	1	60	\$477.85	Trustee	60	\$28,671.08
I.A.								\$0.00	Trustee	1	\$0.00
I.A.	2014 Dodge Ram pickup	First National Bank & Trust	\$ 29,386.34		6.0000%	1	60	\$570.96	Trustee	60	\$34,257.65
I.A.								\$0.00	Trustee	1	\$0.00
I.A.	1998 Chevrolet pickup	First National Bank & Trust	\$ 2,903.66		6.0000%	1	60	\$56.42	Trustee	60	\$3,384.99
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
II.A.	Homestead	Wells Fargo Bank, Nat'l Assoc.	\$ 129,616.75		contract	1	60	\$956.81	Trustee	60	\$57,408.60
II.B.	Homestead	Wells Fargo Bank, Nat'l Assoc.	\$ 11,000.00		0.0000%	1	60	\$183.33	Trustee	60	\$11,000.00
II.B.	Homestead	Wells Fargo Bank, Nat'l Assoc.	\$ 956.81		0.0000%	1	60	\$15.95	Trustee	60	\$956.81
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
III.A.									Trustee	1	\$0.00
III.B.									Trustee	1	\$0.00
III.C.									Trustee	1	\$0.00
IV.A.	Attorney Fees	Jimmy L. Veith, PC							Trustee		\$3,360.00
IV.B.	2014 & 2013 property taxes	Love County Treasurer							Trustee		\$3,449.09
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
Total											\$142,488.23

Class V Executory Contracts:

There are no other executory contracts.

Applicable Commitment Period

Plan Term

Beg

End

Mo Pmt

Mos

Amt. Paid

36	60	1	1	\$29,855.00	Debtor	1	\$29,855.00
		2	11	\$0.00	Debtor	10	\$0.00
		12	60	\$2,622.00	Debtor	49	\$128,478.00
					Debtor	1	\$0.00
TOTAL AMOUNT PAID INTO PLAN							\$158,333.00
Trustee Fee (10%)							\$15,833.30
Total paid to Class I, II, III, IV.A and IV.B. creditors above							\$142,488.23
Amount to be paid to Class IV.C. Unsecured Claims:							\$0.00
Amount by which plan is not feasible (If positive then plan is feasible).							\$11.47

*If amount paid to Class IV.C. claims (non-priority unsecured creditors) is zero then actual percent is zero.

ABOVE MEDIAN DISPOSABLE INCOME CALCULATION:

Monthly Net Disposable Income: (Form 22C, L. 59)

\$0.00

Disposable Income to Unsecured Creditors Amount (DITUC):

\$0.00

Amount available to all Creditors under Chapter 7:

\$4,370.28

Total Priority Claims:

\$3,449.09

Chapter 7 Test Amount:

\$921.19

Greater of Below Median DITUC or Chapter 7 Test Amount:

\$921.19

Greater of Above Median DITUC or Chapter 7 Test Amount:

\$0.00

Amount proposed to Pay to Class IV.C. Claims (In Re Lanning):

(Must be more than Greater of DITUC or CH 7 Test)

Amount to Class IV.C. Claims:

\$921.19

Estimated Payment to Unsecured Creditors:

Class IV.C. Claims per Sch. F

\$0

Claims Relegated to Class IV.C.

\$0

Total Class IV.C. (Non-Priority Unsecured) Claims

\$0

Required Amount to Class IV.C. Claims

\$0.00

Estimated Percentage to Class IV.C. Claims:

#DIV/0!

BELOW MEDIAN DISPOSABLE INCOME CALCULATION:

Amount paid in months 1 to 36 by Debtor:

\$95,405.00

Less Trustee Fee:

\$9,540.50

Less payments to Creditors:

\$142,488.23

Net to Class IV.C Claims:

\$0.00

Class	Desc. of Collateral	Creditor	Location
I.C.			
I.C.			
I.C.			
I.C.			
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment	Creditor

Comments: